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The POA – Champions of Residents' Rights Since 1975

ne Bullet

POA4US.org

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OCTOBER 2018

UPCOMING POA GENERAL MEMBERSHIP MEETINGS

Tuesday, Oct. 23, 2018 • 7 P.M. Eisenhower Recreation Center

CANDIDATES NIGHT

CDD, NSCUDD AND CITIES OF WILDWOOD AND FRUITLAND PARK COMMISSIONS

All Candidates in Competitive Races Were Invited to Give a Three Minute Presentation

Tuesday, Nov. 20, 2018 • 7 P.M.

Laurel Manor SERVING HEALTHCARE NEEDS OF ELDERS (SHINE)

Tuesday, Dec. 18, 2018 • 7 P.M. Laurel Manor TAX AIDE

INSIDE THE OCTOBER BULLETIN



Central Florida Health Issues "Response" see page 4



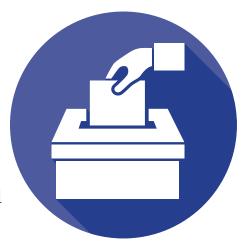
Medicare Annual Election Period (AEP) Begins October 15 –What You Need to Know see page 7



Encore Presentation on Sinkholes see page 8

POA Endorses Candidates for Community Development District Races

Election Day is just about a month away, and residents will have the opportunity to elect representatives to their Community Development District Board of Supervisors. These are the people who will manage your District's maintenance funds and act as final arbiters for any disputed Community Standards cases. They meet monthly in public meetings, and have access to the District staff and departments. They represent YOU and your interests!



Each election year the POA examines who is running for these offices, and endorses a handful of candidates it believes to be independent and thoughtful representatives for residents.

All candidates were invited to submit a biography and to attend the POA's Candidate Night, to be held this year on October 23 at Eisenhower Recreation Center. Not all candidates responded to these invitations. All who did have their biographies published in this issue of the *Bulletin*, whether endorsed by the POA or not.

On page 2, are the POA's endorsements for this year. And, remember, it is your privilege and responsibility to VOTE! All other candidiate biographies begin on page 14.

Candidates continued on page 2

The Property Owners' Association, Inc. (POA) is the original property owners' group in The Villages. Established in 1975, the POA operates with complete independence from the Developer of The Villages. Membership is open to all property owners and residents of The Villages. The POA is committed to acting as a watchdog to ensure that the Developer and local government are responsive to the needs, interests, and rights of residents.

The POA Declaration of Independence

The POA is free of any outside influence. This is the only way we can assure our members of absolute autonomy to act on their behalf. From the very beginning in 1975, we recognized this need for independence, and we've cherished and nurtured it ever since.

Vision The Property Owners' Association, Inc. (POA) is a champion for the rights of residents of The Villages. Guided by member input, investigation and determination, the POA brings attention to and acts on issues that may impact property values and quality of life.

Mission Statement The POA provides 1) a forum for discussion of issues; 2) research and analysis; 3) programs of interest; and, 4) is a conduit for objective and accurate information. Specific attention is given to resolving housing, community and local government issues.

Values

- Independence Honesty
- Objectivity Respect
- Fairness

POA SPEAKERS AVAILABLE

For Your Group or Club.

Call **Cliff Wiener** POA President 352-418-7372 POA Endorsed Candidates continued from page 1

Andrew Curtis - CDD 6, Seat 1 -Challenger

Andrew Curtis is a local estate planning attorney in Fruitland Park. He relocated to The Villages in 2006 from Miami. He is originally from Long Island, New York. He has graduated from such top universities as Cornell, Michigan, Georgetown and NYU. Prior to attending law school, he worked in both advertising and as a stockbroker. He is married to his wife Eve, and is the proud father of his son Max, who recently graduated from Cambridge University in England. He serves on the Board of the Property Owners Association.

Steve Brown, CDD 9, Seat 5 -Incumbent

My wife, Jan, and I moved to the Village of Fernandina in late 2012 from central Illinois, where we raised three great kids.

I worked for a mid-sized manufacturing plant for 45 years, serving in several capacities where the first 20 some years were spent in Engineering, managing projects and supervising Contractors/ Maintenance staff. The balance of my service was spent in Risk Management, leading Safety and Health initiatives to comply with or exceed the unending barrage of EPA and OSHA regulations. I also served on the City's Safety Council and the county-wide Local Emergency Planning Commission.

During my work years, I also served my community as a volunteer firefighter, EMT, Haz-Mat Tech, and CPR Instructor. I served on the Board of Directors of our Credit Union, President of our city's annual Arts in The Park project, the Board of Directors for our local Habitat for Humanity, and chaired many church projects. It was always busy, rewarding and fun!

I am currently serving as a District 9 Supervisor and the representative on PWAC.

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Donald Wiley, CDD 10, Seat 3 -Incumbent

I've been a resident of The Villages for 4½ years and served on the CDD and PWAC for 4 years. A 20-year Navy career operating nuclear reactors, 6-year as HOA president in Haines City, FL, and 19 years' construction project management provide the foundation for pragmatic, fact-based, responsible, unbiased, and unemotional decision making. I'm undaunted by the powers-that-be and the popular mob mentality in making the decisions for the long term good of all residents and the community. Responsible budgeting and resident education on the workings of The Villages are my primary responsibilities and goals.

At 57 and newly retired, I want The Villages to continue to be the best place to live and retire, as I hope to be here a long time.

Frank A. Lancione, CDD 10 Seat 5 -Challenger

Next year the five CDD-10 supervisors will oversee spending \$3M+ of your money, the architectural rules governing how you can change your home, and whether The Villages District Government is doing its job. If elected, Frank pledges to use his 42 years of business experience to provide proper CDD-10 Board oversight of projects and spending. He'll fight for policies that preserve our CDD-10 property values, environment and lifestyle. He said he will make sure that The Villages District Government always treats you like a valued customer – that it hears your concerns and that your priorities drive decisions about our neighborhood.

POA Endorsed Candidates continued on page 3

SINKHOLES?! we buy / any condition free consultation (407) 520-6565 www.sinkholebuyerflorida.com

POA Endorsed Candidates continued from page 2

Tita Dumagsa, CDD 12, Seat 4 – New Election

Tita Dumagsa, originally from the Philippines, is a resident of Fenney.

She graduated high school Valedictorian and Cum Laude from college and completed her graduate studies at Rutgers. Tita has some 40 years' experience in executive positions in the health care and airline industries. Her skills are in organizational planning, cost control, purchasing and efficient resource management.

She has held top leadership positions in several organizations and was awarded the MOST INFLUENTIAL WOMAN in the WORLD in the BEHIND THE SCENES CATEGORY by the global Filipina Women's Network. Tita is currently a POA Director.

POA of The Villages FL is on Facebook!

We are up to 50 Likes! Please type POA of the Villages FL in the search on Facebook and you will find our page. Click LIKE!

Other meeting and relevant information will be posted on a timely basis. This page is NOT intended to be a "social media blog" or to be used as an opinion center for residents. *Please continue to send questions or comments via email or call the POA phone number 352-418-7372.* ALL content will be monitored by the Administrator and posts containing opinion or debate will be removed.



POA Membership is a Great Value!

Where can you get an advocate, informative programs, discounts from businesses, and a wealth of information about your community for just \$10 a year?

That's right; with your POA membership. The POA is the original Property Owners' Association, advocating for property owners since 1975.

We all pay for, with our maintenance and amenity fees, golf courses and pools, recreation centers, activities galore, beautiful landscapes and preserves. We also have fantastic town squares with nightly entertainment, restaurants and shopping. We don't take our quality of life lightly, and the POA is committed to do all that it can to make sure our lifestyle continues, and to address issues when they arise.

The POA can help you, if you help us, by strengthening our membership and getting involved! \$10 a year? You can't beat it!

If you haven't sent in your pre-filled renewal form, please do it today or go online to renew. If you've never been a member, you can use the form below and mail a check or go online at **POA4US.org** and sign up and pay online.

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POA 2018 AND BEYOND MEMBERSHIP & CONTRIBUTION FORM

The POA, 8736 SE 165th Mulberry Ln, PMB 111, The Villages FL 32162 Please print on this form, or use the online form at POA4US.org.

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FULL NAME(2)	
ADDRESS	
	VILLAGES ID#
CITY/STATE/ZIP CODE _	
PHONE	
EMAIL	
We respect your privac	y. Your email address is for POA Official use ONLY.
MEMBERSHIP DUES (Please Select One):	 One year – 2018 - \$10 per/household Two years – 2018/2019 - \$20 per/household Three years – 2018/2019/2020 - \$30 per/household
ADDITIONAL CONTRIE	SUTION IF DESIRED: \$
TOTAL AMOUNT FOR I	DUES AND ANY CONTRIBUTIONS: \$
 Enclosed is a Stamped, Please mail my Membe 	Self-Addressed Envelope, along with this form and my check. rship Card to me.
Please hold my POA Ma	embership Card for me to pick up at one of the monthly POA Meetings.

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Central Florida Health Issues "Response"... But Not to the POA

The buzz this past month has been all about The Villages Regional Hospital (TVRH). Our report of the CMS ratings data last month was a topic in many opinion columns, letters to editors and chat boards. Our intention was to provide objective data for residents to review since TVRH representatives twice cancelled their presentations to the POA membership. What we believe residents are seeking is the world-class hospital that The Villages founder, Harold Schwartz, promised. Many have reported good experiences at TVRH; more seem to report negative experiences. The POA simply wants valid information and an action plan that is measureable for accountability by the hospital. And we want it reported clearly to the residents.

In an apparent response to our report and others in the media and on chat boards, Central Florida Health, the parent company for The Villages Regional Hospital, released a statement (notably not sent to the POA) that says, in part "...the organization announced that it is indeed delivering on that commitment by sharing updated patient safety data as recorded by the U.S. Agency for Healthcare Research and Quality (AHRQ)." AHRQ's website, www.ahrq.gov, says "The Agency for Healthcare Research and Quality (AHRQ) is the lead Federal agency charged with improving the safety and quality of America's health care system. AHRQ develops the knowledge, tools, and data needed to improve the health care system and help Americans, health care professionals, and policymakers make informed health decisions."

The release also pointed to other programs and report cards that use the AHRQ data, such as Centers for Medicare & Medicaid Services (CMS), U.S. News and World Report, Healthgrades and Leapfrog. According to the Healthgrades website, **healthgrades.com**, 55% of patients would definitely recommend this hospital – down by 15%. Of thirteen total safety indicators, TVRH rated "Better than Expected" in four areas, "As Expected" in five areas, and "Worse than Expected" in four areas. The Healthgrades website states that TVRH has received ZERO Clinical Quality Awards in the last 12 months, and also provides Clinical Quality Data in ten clinical areas. Healthgrades states, "Healthgrades ratings show you how well a hospital performed in providing patient care. When receiving treatment for a specific condition or undergoing a specific procedure in the hospital, you want the best care possible. You lower your risk of experiencing a negative outcome by selecting a five-star hospital." (*highlight added*)

The Central Florida Health release goes on to Patient Safety Indicators (PSI's) as judged by CMS, stating that TVRH has achieved a PSI-90 score, which is within the normal range but better than the national average of 1.00. CMS has set a goal of reducing preventable hospitalacquired conditions by 20 percent from 2014-2019, and the release states that since 2016, the number of patients at TVRH who experienced a hospital-acquired condition has been reduced by 31 percent.

Don Henderson, Central Florida Health's Chief Executive Officer, stated that "we consistently strive to meet or exceed national average guidelines for quality and safety. At the end of the day, it is imperative that we treat each and every patient as a member of our family, recognizing that our primary responsibility is to restore them back to health." We contacted CMS to find out when updated CMS ratings would be released. Here is the response from the Hospital Compare Overall Hospital Quality Star Ratings Team:

"July 2018 Overall Hospital Star Ratings data will not be publicly reported as CMS decided to not release the July star ratings update to give time for additional analysis of the impact of changes to some of the measures on the star ratings and to address stakeholder concerns.

The next time CMS will update/refresh and publicly report on the Overall Hospital Star Rating on Hospital Compare will be January 2019. The October measure dataset will be posted on Hospital Compare in late October, but not Overall Hospital Star Ratings."

President Cliff Wiener, prior to the release of the *Bulletin* article last month, reached out to the president of the Central Florida Health Board of Directors and received no response. We have left the door open to Mr. Henderson to speak directly to Villages residents at a POA General Membership meeting. We have received no response.

We did not find any quality data in the release that specifically addressed the CMS star-ratings reported in our September *Bulletin*.



Katina Pantazis, Esq.

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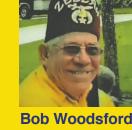
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In Case You Missed It...News Highlights from September Meetings

First Baptist Church Property

The church property on SR 42 conveyed to the District on September 6, with a significant change in the terms – the church will only lease the property for 4 months instead of 8, so the District will actually take possession after December 31. This means that design and construction on programming for the property and renovation of the Fellowship Hall can begin earlier than expected. District Manager Richard Baier reported to the Amenity Authority Committee (AAC) that Recreation and Parks Director John Rohan will continue the resident input process. The property purchase and development will be funded from the lawsuit settlement funds.

Can Collection at Postal Stations

AAC member John Wilcox noted that some residents continue to place plastic bags with aluminum cans on top of instead of INSIDE OF the Lions Club collection containers. He noted

that the Lions put out additional containers as requested, but residents are not using them. Mr. Baier stated he would discuss again with the Lions Club and ask them to post a notice that cans and bags must be placed inside of the containers.



Government Day - November 3

District Manager Baier announced that Government Day will be held on November 3 from 10 A.M. – 1 P.M. at Eisenhower Recreation Center. To improve access and parking, he said shuttles are being provided from Savannah Center and Fenney, but tickets for the shuttle must be obtained!

License Plate Recognition Program On Hold

Responding to a question from AAC member John Wilcox, Mr. Baier reported that the license plate recognition program is on hold. He said the vendor was never able to meet the District's expectations and that the key problem was interfacing with the ambient lighting used at the gates.

Mr. Baier said the project will have to be reexamined in its entirety and eventually re-bid.

Sumter County Studying Road Surface Issues on Morse and Buena Vista Boulevards

In a September press release, Sumter County said "Sumter County recognizes the deficiencies of certain sections of Morse Boulevard and Buena Vista Boulevard. To accurately design the remedy of the root causes, geotechnical data collection is required. This data will be gathered by coring the roads at multiple locations." The data collection was to occur on the Morse Boulevard sections from C-466 to SR 44 will be cored starting Monday, September 24 through Tuesday, September 25. Buena Vista Boulevard from C-466 to SR 44 will be cored starting Wednesday, September 26 through Thursday, September 27.

The design and scope of the cure for these failing sections will be completed in October to move forward with the bidding to select a contractor to make the repairs starting as early as December 2018.

FY 2018-19 Budgets Approved

Community Development District (CDD) Boards of Supervisors approved budgets for the new fiscal year, which began on October 1. Three boards approved across the board increases: CDD 2 increased its maintenance assessment by 12%, CDD 3 by 15% and CDD 4 by 20%. Each property owner received a letter explaining the assessment increase. About 100 CDD 4 residents packed the September Supervisors meeting to protest the increase, which was ultimately passed by the Board.

The Project Wide Advisory Committee (PWAC) and Amenity Authority Committee (AAC) also recommended budget approvals to the Sumter Landing and Village Center Community Development Districts respectively.

Highlights continued on page 7



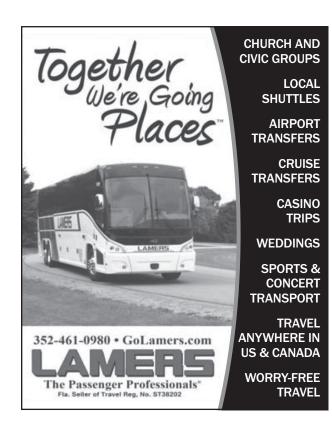


Highlights continued from page 6

Alhambra Pond/Lago de Leon Sinkhole Issue Update

A lengthy engineering report was provided to residents and the CDD 2 Board of Supervisors, and was sent to the Southwest Florida Water Management District (SWFWMD) for approval/ revisions. The report has been posted on the District website **DistrictGov.org** under the "Your District" CDD 2 section.

The report recommends that several areas in the east end of the pond to be filled with 350-400 cubic yards of cement-like grout material that will fill and stabilize those areas. Some additional fill will be added and the pond will then be graded. A clay liner will be applied and compacted. The pond will then be allowed to refill with rainwater. Ultimately, the pond will have the same appearance and capacity as it did prior to the event. The District has received approval from SWFWMD and will commence work on the reconstruction. Total cost will be approximately \$100,000 and paid through the CDD 2 maintenance budget. ■





Medicare Annual Election Period (AEP) Begins October 15 – What You Need to Know

Medicare's Annual Election Period (AEP), also known as Open Enrollment Period (OEP), is October 15 – December 7 each year. During this time one needs to review their coverage and make changes needed. If one has a Part D, that needs to be checked every year to make sure all your prescriptions are covered and you have the best plan to meet your needs. If you have a Medicare Advantage, you want to verify that your providers will be in the plan the following year. If the providers are not, you can select other providers or change your plan.

Serving Health Insurance Needs of Elders (SHINE), a program administered through CMS's Department of Elder Affairs, offers free consulting. Our local SHINE holds sessions at the Lake Miona, Eisenhower, and Chula Vista Recreation Centers, along with Langley Health Center, and has added sessions at Colony Cottage during the enrollment period.

Counselors do not make recommendations. "One size does not fit all" and it is very important for each person to review their individual circumstances every year. Spouses will likely NOT have the same needs and each should look at their plans individually, especially the Part D Prescription Medication Plan.

Medicare continued on page 10

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Encore Presentation on Sinkholes

John Thompson, founder of Good Foundation Florida, and engineers Barry Smith from Pinnacle Engineering and Consulting and Ron Broadrick with Earth Tech,

LLC gave an encore presentation on the disastrous 2011 Florida Sinkhole Insurance changes, engineering and repairs for sinkholes at the August 28 POA Membership Meeting. POA members again peppered these experts with questions and concerns. For complete coverage of their presentation, please see page 4 of August *The Bulletin* archive online at poa4us.org/ bulletins_files/bulletin201808.pdf.

For those of you who are looking for contact information for Florida State legislators, we have decided to wait until after the November elections and organization of new committee members. POA President Cliff Wiener, along with Mr. Anderson, met with State Senator Dennis Baxley, who said he would work with them on the insurance issue and recommended waiting until after the reorganization. We will publish that contact information, along with talking points for letters at that time.

Following are additional questions asked at the meeting.



What are the costs of underpinning and is there a guarantee of the work?

The average cost is \$30-\$40,000, but Mr. Smith cautioned that underpinning cannot be considered a first and only "fix" of the situation. There have been cases of homes that have only been underpinned that have later suffered a complete sinkhole collapse.



How is the extent of grouting determined and how do you know it is complete?

The information comes from drilling data, most of which comes during the grouting process as it is monitored. Engineers will go around an entire building even if testing doesn't necessarily warrant.

Sinkholes continued on page 9

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Sinkholes continued from page 8



Are drainage pipes causing sinkholes around them?

The good news is that if there is a hole around the drain, it is likely related to the drain and not a sinkhole. Where the pipe connects to the block, the soils are breeching. Asphalt is a good temporary fix, but the drain connection will need to be repaired as well.

What is good insurance?

In the opinion of these presenters, there is no good insurance. They indicated they don't even believe the sinkhole riders that many are paying for are worth buying since they cover so little. "Meaningful" sinkhole insurance does not exist.



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Can the blasting at the mines near Fenney cause sinkhole activity?

Blasting won't cause sinkholes, but if the soils are already loose, blasting could trigger some sinkhole activity.



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Medicare continued from page 7

There are different "Parts" to Medicare:

PART A (Hospital insurance) covers inpatient care in hospitals, skilled nursing facility care, hospice care and home health care. **PART B** (Medical insurance) helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services. **PART C** (Medicare Advantage) includes all benefits and services covered under Part A and Part B, is run by Medicare-approved private insurance companies, usually includes Medicare prescription drug coverage (Part D) as part of the plan, and may include extra benefits and services for an extra cost. **PART D** (Medicare prescription drug coverage) helps cover the cost of prescription drugs, is run by Medicare-approved private insurance companies, may help lower your prescription drug costs and help protect against higher costs in the future.

Annual Enrollment Period (**AEP**) **is from October 15** – **December 7.** During this period, you MUST make any desired changes to your Plan(s) or wait until the next year's AEP, except in the cases of "life-changing events," which can include a move to another state.

If you are receiving Social Security, you will automatically be enrolled in Parts A and B at age 65. If you are not receiving Social Security retirement benefits and want Medicare, you need to enroll through the Social Security office or **socialsecurity.gov** 90 days before your birthday month. Otherwise, when you want it, you will have to enroll voluntarily during a Medicare special enrollment period.

Be sure to ask yourself these key questions: Does my doctor accept the plan? Are all my drugs covered? Am I covered if I travel outside the area?

SHINE is your best local resource. Expanded Hours During AEP:

Langley Health Center 1389 S. Hwy 301, Sumterville 1st & 3rd Thurs. 2 pm – 4 pm Appointment Only

Chula Vista Rec Center 1011 Rio Grande Ave. 1st & 3rd Fridays Oct. 5, 12 & 19; Nov. 2, 9, 16 & 30; Dec. 7 3 pm – 5:50 pm **Colony Cottage Rec Center** 510 Colony Blvd. Oct. 16, 23 & 30, 9 am – 11:50 am

Lake Miona Rec Center 1526 Buena Vista Blvd. 2nd & 4th Tuesdays Oct.9; Nov. 13 & 27; Dec. 4 & 11; 9 am – 11:50 am **Eisenhower Rec Center** 3560 Buena Vista Blvd. 1st & 3rd Wednesdays Oct. 3, 17, 24 & 31; Nov. 7, 14 & 28; Dec. 5

Lady Lake Library 2nd & 4th Wednesdays Oct. 10, 17, 24 & 31; Nov. 7, 14 & 28; Dec. 5 & 12



ARP[®] Driver Safety

AARP Driver Safety now offers a 6 hour "Smart Driver" course for seniors; it is designed for those 50 and older. In The Villages, there are at least 4 classes each month. The classes are either two days, 9 A.M. to Noon or one day 9 A.M. - 4 P.M. Fee is \$15 for AARP members, \$20 for non-members. Select your class and call the instructor to register. Instructor will give instructions and time to arrive to complete registration. All available courses are listed at www.aarp.org/findacourse or call 877-846-3299.

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Additional Biographies Received for CDD Supervisor Seats, NSCUDD, Fruitland Park and Wildwood City Commissions

The following additional biographies were received for seats on Community Development District (CDD) Boards of Supervisors, the North Sumter Community Utility Development District (NSCUDD) and the Fruitland Park and Wildwood City Commissions.

Residents are likely most familiar with the Community Development District Boards. But the other positions could also affect your quality of life in The Villages. For example, the City Commissions vote on additional growth of The Villages and approve the establishment of or changes to the CDDs. Perhaps that is why the Developer has contributed (through a variety of people/sources) \$10,000 to Marcos Flores, who is running for a seat in Wildwood, where much of the growth is currently occurring.

City Commissions also set local fire safety rates and tax rates that you may be charged, depending upon where you live.

NSCUDD makes decisions about your utility rates – when was the last time you looked at your water rate or heard about an increase? Remember last year when a surcharge was imposed? NSCUDD consists of a seven-member Board of Directors representing Districts 5-10 and one at large seat. The members are elected by registered voters residing in Districts 5-10.

NSCUDD is the water, wastewater and reclaimed water service provider to properties in The Villages that are south of C.R. 466 and north of C.R. 466A. Additionally, NSCUDD is the provider of the solid waste sanitation services for Marion and Sumter County, and the Fruitland Park portion of The Villages. Biographies continued on page 15

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Biographies continued from page 14

Community Development District Supervisor Biographies:

Charles H. Vaughan, CDD 5, Seat 2

Charles Vaughan was the Chief Investment Officer and Chairman of Navy Exchange & Coast Guard Pension Fund. In his Navy Exchange Service Command, he was the Staff Officer to the Vice Commander Navy Supply Systems Command, Deputy and then General Manager Navy Recruit Center San Diego Navy Exchange, Director Navy Uniform Program, Director Navy Afloat Retail Communications program, and Vice President Afloat Retail and Service Operations. His military service included Captain, U.S. Navy, retired (30 years' service), Supply Officer USS OLIVER S. PERRY (FFG-7), Assignments to Pentagon, Defense Logistics Agency, and NATO, Expeditionary Forces.

He was a High School German Teacher in Charlotte N.C.

Andrew Curtis, CDD 6, Seat 1 endorsed by the POA (see page 2)

Patricia Francis, CDD 6, Seat 1

Pat Francis has been active in The Villages for 20 years. A former small business owner, Pat's service to the community includes the North Sumter County Utility Dependent District Board of Supervisors, Director, Republican Headquarters in The Villages, Co-Chairman, Lincoln Day Dinner, Take Stock in Children Mentor, Sumter County Tourism Board, Buffalo Scholarship Foundation Board, and Villages Breast Cancer Support Group. She also serves as Minister of Holy Communion, St. Vincent Catholic Church and as Minister to the Sick at Buffalo Crossing Rehabilitation Center, Promise Hospital and Elan Assisted Living Center.



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Vince Czajkoski, CDD 9, Seat 4

My qualifications include full time homeowner in Village of Sanibel for 6 years, membership on Sanibel social club board, neighborhood and church volunteer service and over 30 years' experience in sales and marketing.

Both my job and MBA have afforded me the opportunity to work with financial issues, customer service and problem solving. In addition to being responsive to homeowners' needs, I will bring energy and enthusiasm with a commitment to represent and serve you in D-9.

Donald E. " Smoke" Hickman, CDD 9, Seat 4

Smoke and wife Libby have lived in The Villages since 2005.

He retired from US Navy after 37 years, with a rank of Rear Admiral, and worked as an independent logistic/financial consultant 15 years; Board of Director, Private Shipyard 13 years; and Chairman of military related scholarship Foundation 10 years.

Smoke has served for the past 3 years as a Supervisor VCCD 9.

He is active in community affairs, a golfer, bicyclist, and pickleball Instructor for 12 years. Smoke describes himself as a strong fiscal conservative....steady as you grow, and supports VCCD # 9 past financial practices, increasing reserves, maintaining villa roads, and without fee increases.

He wants The Villages to continue to be as wonderful as it was when each resident decided to move here.

Steve Brown, CDD 9, Seat 5

Incumbent – endorsed by the POA (see page 2)



Lee Linn, CDD 9, Seat 5

Lee Linn is a U. S. Army Vietnam Veteran, with a Bachelor of Science in Accounting and a Master's in Business Administration. He is a Certified Fraud Examiner and a 30-year executive employee of DuPont Company. He was a Volunteer Auditor for the Borough of Monroe, PA.

Linn is a five-year resident of The Village of Pinellas and currently serves as a Sumter County Medical Reserve Corps Volunteer.

Linn states that he will be responsive to the needs and interest of all the district residents and oversee the action of our local government.

Jim Dunn, CDD 10, Seat 2

Jim resides in the Village of Osceola and moved to the Village in 2017.

Jim grew up in Brooklyn and Staten Island, New York. He graduated from the New York School of Printing and worked for several printing companies before enlisting in the U.S. Navy. After he was discharged he married and relocated to New Jersey, where he and his wife owned and operated a printing business for 17 years.

Jim then moved to Greenville, South Carolina where he was employed by Avery Dennison, who manufactured US postage stamps. He was employed as an environmental health and safety coordinator. He was responsible for the safety training, OSHA compliance and waste and hazardous waste removal responsibilities for the plant of 300.

Jim was a member of his subdivision's HOA in South Carolina for two years. Jim is also a member of the Lady Lake American Legion.

Biographies continued on page 16



Biographies continued from page 15

Ken Lieberman, CDD 10, Seat 2

Ken and his wife live in the Village of Hillsborough. He has served in every community in which he's

lived, including 8 years elected Town Councilor, Volunteer Firefighter/EMT and Volunteer Ambulance Chief.

He is seeking to serve in District 10 because they love it here. His core message is to keep up the beautiful landscaping, maintain our infrastructure and always seek a cost-effective solution.

Want to know more, please call me and we can grab a coffee to discuss. My number is (352) 391-2450.

Frank Marshal, CDD 10, Seat 3

Frank was in banking for 17 years in Texas and Missouri in charge of real estate developments in Houston, Austin, Arlington, Texas and Lee's Summit, Missouri. All of the developments had golf courses. He owned McDonald restaurants for 16 years in Cape Coral until 2003 and retired in 2011 from FDIC as an Investigative Specialist. He was a helicopter pilot in the Vietnam War in 1967-68 and has a BBA degree in accounting from Southern Methodist University in 1972. He is a candidate to ensure the residents of District 10 have a voice in their investment here in The Villages.

Donald Wiley, CDD 10, Seat 3 endorsed by the POA (*see page 2*)

Steve Bova, CDD 10, Seat 5

Steve Bova said he looks forward to providing leadership and experience in ensuring our District 10 residents with a properly maintained district and fiscally managing our budget to allow for needed capital improvements while maintaining our current monthly assessments. His experience includes being a licensed real estate broker, a career in financial services, and a business degree in marketing and economics. He has served as President of homeowners' associations, managed capital improvement projects including clubhouse expansion and pool renovation, and served as chairman of the architecture and landscaping committee. Steve looks forward to working with his fellow neighbors in District 10.



Frank A. Lancione, CDD 10 Seat 5 endorsed by the POA (*see page 2*)

Jon R Roudabush, CDD 12, Seat 3

Moved to the villages from Hawthorne, California, with a background in the Manufacturing Business for past 30+ years. He Started out in entry level and worked his way up to Senor Management for the past 20 years.

Responsibilities included Sales, Forecast, Budgets, Purchasing, Contracts, Production, Shipping, Inventory and Transportation. These duties included overseeing multi million dollars contracts for the government and public programs.

He is seeking this office to represent all of the people of District 12.

We want to make this community grow and enjoy life to the fullest.

Andrew Bilardello - CDD 12 Supervisor, Seat 4

I've spent my entire adult life in public service. After active duty service in the military, I had a long and successful career in law enforcement; during which time I continued serving in the USAF and Army reserve. I retired from the Palm Beach County Sheriff's Office as a Captain. After my retirement, I moved to Taos, New Mexico when I was offered the opportunity to become Public Safety Director for the resort Village of Taos Ski Valley. I have extensive experience in preparing and managing multi-million dollar budgets. I want to be your voice on VCDD 12, seat 4.

Tita Dumagsa, CDD12 – Seat 4

endorsed by the POA (see page 3)



North Sumter County Utility Development District Candidates:

Matt Friedland, NSCUDD, Seat 5

Age 77 years old and married. Born in Brooklyn, NY, lived on Long Island for 40 years. Retired form IBM after 30 years worked at the Mt. Sinai school district from 2002 to 2012 as a computer Tech. Lived in The Villages for 6 years in the Village of Charlotte and served as the VHA Director of district 9. Instituted the electronic recycling which has been successful for the last 4 years. President of Segway club from 2013-2015. Founder and current president of the So Long Club for 5 years. Worked to have the menorahs install for the Lake Sumter and Brownwood squares. Have had the AED installed in parts of the Charlotte, covering (35) homes.

Hobbies include building R/C boats and computer technology.

Enjoy travel with my wife to countries on our bucket list.

Gary Sorenson, NSCUDD, Seat 5 - incumbent

I had 30 years of experience at Public Service Electric and Gas the largest utility in New Jersey. I held positions from an operator in a generating station to managing director of energy operation. As a utility consultant, I specialized in testimony before FERC and state commissions. I serve on the board to give back to our fine community and decline compensation.

Daniel E. Warren, NSCUDD, Seat 5

Dan Warren is a University of Wisconsin registered professional Civil Engineer. He also holds an MBA in finance from DeVry University.

His career focused on land development, construction and project management of major storm water, water and waste water treatment systems. He is intimately familiar with all aspects of this infrastructure such as planning, engineering, finance, construction, operation, maintenance and regulatory compliance.

Dan was also dedicated to serving the public as commission president of the Waukesha Wisconsin Water Utility for 24 years and was elected to the Waukesha School Board (\$160M budget) and served 21 years on that board.

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Biographies continued from page 16

Rick Rademacher, NSCUDD, Seat 6

Hailing from Urbana, Ohio, I operated a computer store for 33 years, and was past president of Rotary, Chamber of Commerce, Red Cross, and the local Flying Club.

My wife, Constance, and I became residents of Lake Deaton in 2014. Currently, I am on the board of Vietnam Veterans Chapter 1036, a member of EAA Chapter 534, and I participate in the services at Lake Deaton United Methodist Church. I have attended the Villages Resident Academy.

I participate in a Young Eagles program to introduce kids to flying, and enjoy taking aerial photographs of The Villages. Hooked on pickleball!

City Commission Candidates:

John Mobilian, Fruitland Park City Commission, District 2

John Mobilian is a resident of the Villages of Pine Hills since 2017 and a Floridian for over 15 years.

One of the biggest challenges is being fiscally responsible with the increased revenue flow and ensuring that the revenue is being spent responsibly. John has managed his personal life, as well as his service on several Boards, in a very fiscally conservative manner. Coming from a family with seven siblings and a father that worked several jobs to support his large family, John learned the value of a well-planned budget! John's first jobs included dishwashing, unloading trucks, grocery bagger, etc. but after serving honorably in the United States Air Force and years of hard work, he eventually became a pilot and finally an International Pilot for FedEx. He knows most of the residents in the Villages have similar stories and want to make sure that the person they vote for is going to understand how hard they worked for their money and expect their government representatives to respect that by regulating their spending and taxation. John feels it would be an honor to serve his neighbors and he will be a trusted voice for all of us.

Biographies continued on page 19





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Tom Heller 874-2167





Lynn Bartlett













Joy Wilson 552.5337



Patricia Toale 954-821-7273



Cindy Steinemann 266-5836



Tammy Freilich 414-8473



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Mary Larkin Deb Woods 352-212-1268 406-5359 Roland Stults 406-8030







Keith Caulk 431-8539



Bob Payne 748-0455 or 315-694-0925



Dave Head Buddy Lewis 205-222-8777 571-8001 Martha Lewis 362-2702



David Gonzalez

561-8199

Mary Colbert 207-8278



Carla Boyd 277-6494 Jack Boyd 913-710-5301



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Joy Schimborski 361-3220



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Biographies continued from page 17

Marcos Flores, Wildwood City Commission – Seat 4

Endorsed by Sheriff Bill Farmer, Marcos Flores is a former Sumter County Sheriff's Deputy. Marcos is now a Superintendent with T&D Concrete. Marcos and his wife Lorraine and their son Eli live in the Oxford Oaks neighborhood in Wildwood. "Support for law enforcement and conservative management of the City's tax dollars will be my first priorities."

Derrel "Pastor' Strickland, Wildwood City Commission - Seat 4

Native Floridian, resident of Wildwood and Sumter County 33 years, Derrel has been the Lead Pastor at Oxford Assembly of God, for 33 years, leading through a relocation and 3 building programs. He is married for 48 years to Marsha who recently retired after 28 years of teaching at Wildwood Elementary School, and has two sons who graduated from Wildwood.

He has served or is presently serving on the Oxford Volunteer Fire Dept.,School Volunteer of the year, Coached t-ball, Dixie Youth Baseball and Wildwood Middle High School Track. He is a Rotary Humanitarian and Community service winner, announced Wildwood Football Games for almost 20 years, is a Board member Refuge at Jumper Creek, President of Wildwood Booster Club, President of Sumter Ministerial Association Chairman of Bless Wildwood and Presbyter for Peninsular Florida Assemblies of God.

John "J.R." Rebecky, CDD 10, Seat 2

I've lived in The Villages since 2013 and currently reside in the Village of Dunedin. Prior to moving to Dunedin, I was elected a District 9 supervisor from The Village of Gilcrest.

In my past, I have served as a Fire Captain/ Advanced Emergency Medical Technician in New York; 4 years as President of the Brookwood Manor Homeowners Association in Georgia, responsible for HOA fees and deed restriction compliance.

I recently retired after a 46-year career with AT&T where my responsibilities included 15 years as a Purchasing Manager, 30 years engineering/ construction Manager developing construction methods and procedures and ensuring compliance; I held supervisory positions for restoration efforts after Hurricanes Andrew and Katrina; I was also a member of the Telephone Pioneers, volunteering my time to community projects.

My primary focus if elected will be to continue working effectively with my fellow supervisors and District Staff, ensuring proper stewardship of the values which our residents expect, here in "The Friendliest Hometown."



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Oh yes, there's still quite a bit of gardening to do out there. Our season does not rest until the six weeks from mid-December to the end of January.

Now is the ideal time to plant or transplant a tree or shrub. The tree or shrub will have the opportunity to establish a fine root system which will enable them to sustain the stress of winter, a fast spring growth and the summer heat. If you have a tree or shrub that is not doing well, this is the time to move it to another spot in the yard.

Some good choices for small trees in our area include maples, pine, magnolia, hollies, bald cypress, persimmon, and peach.

Some good choices for shrubs in our area include Indian hawthorn, loropedalum, podocarpus, and ligustrum. How about some native shrubs: crinum lily, beauty berry, fire bush, oak-leaf hydrangea, Florida anise, and wax myrtle. How about some cool looking, easy-to-grow ornamental grasses: Muhly grass (blooms a fluffy pink in October), fountain grass (you can see a cool stand of these in the median on El Camino under the power lines).

You can plant herbs and veggies in October! The cool season ones are the best: cabbages and their family such as broccoli, cauliflower, kale. Beans, lettuces, arugula. My arugula is awesome this time of year. Herbs include rosemary, parsley, sage, thyme. Herbs and veggies require at least 6 hours of good sun daily. You can even grow established tomato seedlings to be ready in January. Plant them in a pot so that in the event we get a little cold weather, you can easily shelter it. They will need to be outside in order for them to be pollinated. My Garden Buddy and I have a cherry tomato growing contest going. We started with seedlings exactly the same size. The first to get a delicious-tasting cherry tomato wins a nice dinner out. I wonder who will win?

October is a good month to weed and clean up the garden: get rid of spent annuals that might be harboring mealy bugs or any other pest, prune away any dead, leggy or dense branches on shrubs. Plant cool weather annuals such as snapdragons, petunias, cabbage and kale. When purchasing inspect the undersides of cabbage leaves for white fly. Wait until November to plant pansies.

Make sure your "waterways" are clear. Grass and weeds can quickly grow up inside those irrigation rings, sometimes blocking the sprinkler head from popping up. Because we had (hopefully) turned off our irrigation system during the summer, many of our sprinkler heads could be covered by grass. Test your cycle to check operation and adjustment of your system.

Mulch: now is the time to refresh your mulch. For those of you without rocks, use organic mulches such as pine needles, pine bark nuggets or melaleuca (chips from the invasive melaleuca tree from south Florida).

Water citrus trees weekly during extended dry spells. If citrus trees dry out, they can soak up an excess amount of water too quickly and when rain does come, it will cause the fruit to split. You should have fertilized your citrus in September. Do not fertilize young citrus after October 1st. This is because you don't want the tree to flush out new growth and possibly get zapped by the frost come winter. Older, more established citrus may be fertilized more frequently to replace nutrients lost with the growing fruit.

Daylilies, iris, rain lilies (zephyranthes), amaryllis and some other bulbs need to be separated and replanted and the amaryllis should be "raised" after being in the ground for more than 3 years in order for them to keep on blooming. Dig them out, cut the excess roots and tops off and replant almost to ground level. The jury's still out on whether to dig out caladium bulbs or not. And that is if you can even find them once they quit. The University of Florida recommends digging them out in our area because we can get severe freezes which will kill the bulbs and also because the "invisible" enemy worm, nematode, will eat the bulbs. I dug some out last year and they shrunk in the bag but all the caladiums I left in the ground returned beautifully. So it's your call but I think I shall leave all of mine in the ground this year and see what happens.

Houseplants: if your houseplants spent the summer outside, begin to prepare them for moving back indoors. Scout for lizards, bugs, etc. that you want to remain outside. Begin to reduce watering. When repotting, clean the pots with bleach solution (1 cup bleach to 1 gallon water). This will kill any fungus or bacteria that could infect your other houseplants.

So as you can see, there's no rest for the weary gardener in October. To the Fanatical Gardener, that's a big YAY!

Upcoming Fall Plant Sales and Shows:

Plantoberfest: Sumter County Master Gardeners October plant sale Bushnell. October 13-14. Many plant vendors. Call 352-569-6862 for info.

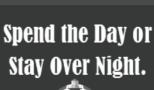
Kanapaha Botanical Gardens Fall Plant Sale and Orchid Show Gainesville.

October 13-14. This is the only time of year they waive their admission fee. I recommend going because you can tour the gardens and pick up some unusual plants. **www.kanapaha.org**.





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Seniors vs. Crime

Romance Scams – Stealing Your Heart & Your Money

Not everyone using online dating sites is looking for love. Scammers create fake online profiles using photos of other people — even stolen pictures of real military personnel. They profess their love quickly. And they tug at your heartstrings with made-up stories about how they need money — for emergencies, hospital bills, or travel. Why all of the tricks? They're looking to steal your money.

As if all that isn't bad enough, romance scammers are now involving their victims in online bank fraud. Here's how it works: The scammers set up dating profiles to meet potential victims. After they form a "relationship," they come up with reasons to ask their love interest to set up a new bank account. The scammers transfer stolen money into the new account, and then tell their victims to wire the money out of the country. Victims think they're just helping out their soulmate, never realizing they're aiding and abetting a crime.

How to Recognize a Scam Artist: The relationship may not be what you think, especially if your sweetheart:

- wants to leave the dating site immediately and use personal email or IM
- claims love in a heartbeat
- claims to be from the U.S., but is traveling or working overseas
- plans to visit, but is prevented by a traumatic event or a business deal gone sour
- say they're out of the country for business or military service

Did you know you can do an image search of your love interest's photo in your favorite search engine? If you do an image search and the person's photo appears under several different names, you're probably dealing with a scammer. And if the person's online profile disappears a few days after they meet you, that's another tip-off.

Don't send money to tide someone over after a mugging or robbery, and don't do anyone a favor by making an online purchase or forwarding a package to another country. One request leads to another, and delays and disappointments will follow. In the end, the money will be gone along with the person you thought you knew.

Here's the real deal: Don't send money to someone you met online — for any reason. If your online sweetheart asks for money, you can expect it's a scam.

What You Can Do About It? You may lose your heart, but you don't have to lose your shirt, too. Don't wire money to cover:

- travel
- medical emergencies
- hotel bills
- hospital bills for a child or other relative
- visas or other official documents
- losses from a "temporary" financial setback



If you are the victim of one of these romance scams, there is probably little that Seniors vs. Crime can do to help you recover your money. This is especially true if you sent money overseas. Your best defense is knowledge – be wary, be alert, and be smart.

Unfortunately, online dating scams are all too common. There may be tens of thousands of victims according to Aditi Jhaveri, a Consumer Education Specialist with the FTC. They suspect that only a small fraction reports it at all. If this happens to you, please report it online at **ftc.gov/complaint** - click on Scams and Rip-Offs, then select Romance Scams.

If you need assistance with understanding any aspects of Romance scams, contact your nearest Seniors vs. Crime office in The Villages for advice or assistance. Seniors vs. Crime can be reached at:

The Fruitland Park Police Department Annex in the Moyer Recreation Center in The Villages – (352) 674-1882

The Marion County Sheriff's Office in The Villages – (352) 753-7775

The Sumter County Sheriff's Office in The Villages – (352) 689-4600, Extension 4606

The Wildwood Police Department Annex at Brownwood in The Villages – (352) 750-1914

Volunteers at all four offices are ready, willing and able to assist you. To keep up with the latest scams, LIKE 'Seniors vs. Crime Region 4' on Facebook. Hablamos Español. Por favor pregunte por Yolanda. Martes a Viernes: 10:00 A.M. a 2:00 P.M., (352) 689-4606. ■

DISCOUNT PARTNERS

Another benefit for POA members is this Discount Partner program.

Most vendors will ask you for your current POA Membership card to receive the offered discount. If you have a favorite business who is currently not offering a POA Discount, tell them about our program. Please say "thanks" to our Discount Partners for their participation. **The up-to-date list of Discount Partners can always be found on our website poa4us.org.** Click 'Discount Partners' on the left menu.

We welcome our newest Partner, with thanks from our members!

Amway Products, amway.com/helwig, 352-753-8373 or 352-205-3810. Great Amway nutrition, skin care, weight management and home care products offering 10-25% discount off products to POA members with valid member card. Call or email Ralph or Fran Helwig to place your orders.

Hire Cleaning, 352-507-5135. Hire Cleaning will wash your windows, clean your ceiling fans and cabinet tops. \$15 off the total bill with a minimum sale of \$65 for POA members only with a valid membership card. Call for a free estimate.

Find us on

Distinguished Service Award

2018 Elaine Dreidame

POA Hall of Fame

AIICI	
2017	Myron Henry
2016	Frank E. Carr
2013	"Class Action Five" Elaine Dreidame Bill Garner Joe Gorman Rich Lambrecht Irv Yedwab
2012	Joe Gorman
2011	Pete Cacioppo Betty Cunningham
2009	Dorothy Morehouse-Beeney Vinnie Palmisano
2008	Ray and Lori Micucci Win Shook
2007	Rose Harvey Dorothy Hokr
2006	Charlie Harvey Carol Kope Frank Renner
2005	Sadie Woollard
2004	Russ Day Eva Hawkins William Rich, Jr. Glen Swindler Jean Tuttle

POA BULLETIN DELIVERY (Stop/Restart Date) Email: delivery@poa4us.org Call: 352-325-1540

The Property Owners' Association

8736 SE 165th Mulberry Lane, PMB 111, The Villages, 32162

Officers

PresidentCliff Wiener	418-7372
V.PJerry Ferlisi	391-5261
Treasurer Donna Kempa	716-445-4008
Secretary Carolyn Reichel	205-8199

Directors

Susan Ball	430-2699
Ken Copp	751-0086
Andrew Curtis	315-0333
Theresita Dumagsa	391-4823
Cathy Peppers	633-5667
Bill Schikora	552-1059
Peg Tackett	775-4837
Sal Torname	350-2218

POA Staff

Membership Bill Schikora	552-1059
IT TechKen Copp	751-0086
Bulletin Editor Deb Butterfield	219-508-6863

POA Email poa4you@gmail.com

POA Website	poa4us.org
NEW POA Telephone	352-418-7372

Villages Masonic Lodge Taking to the Sea

Just a few Balcony Cabins left; Five Days, Oct. 29-Nov.3, 2018. Brilliance of the Seas, Sailing from Tampa-Key West-Cozumel-Tampa. \$656 plus bus \$50 p/p. Sponsored by The Villages Masonic Lodge. Call Teresa Rudd at Ocala Travel, 352-753-9969 for more information.



Installations

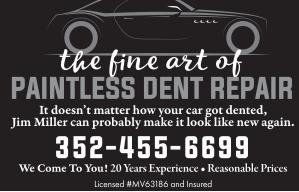
System Design

Material Sales

Bobby Schulte VicePresident

Cell: (352) 434-7167 Office: (352) 483-7020 Email: Bobby@TLPFL.com 2587 C.R. 44 West Eustis, FL 32726

MEMBERS: Underwriters Laboratories, National Fire Protection Agency, Lightning Protection Institute, Certified Master Installer Designer*1453





Captain Chesley "Sully" Sullenberger was an experienced aviator: a former Air Force F-4 'Phantom' pilot who wrestled military aircraft when engine "flame-outs" happened. Years of training prepared this hero to exhibit unnerving skill when the ultimate situation demanded. With his team of co-pilot and crew, Sully ensured that every passenger would walk (not swim) away from death's door.

Certainly the aircraft on that day was well designed and maintained. But that "bird" did not make the difference: rather, it was the combined knowledge of those professionals strapped within that fuselage. Radiation cancer care truly differs from the portrayal of a treatment machine somehow transformed into a life-saving "craft" whose performance and price tag cause spell-bound viewers to expect something magical to happen: it won't! Put decisions for care where they count. Let's compare "flight crews" and experience. **The Robert Boissoneault Oncology Institute** (RBOI) has four Villages radiation oncologists whose total expertise approaches 150 years, a nurse practitioner with almost 20 years, three PhD physicists where local competition has none, and 12 physics staff personnel. RBOI continues to hold American College of Radiology accreditation, the most respected recognition awarded a comprehensive cancer center. Since Moffitt's departure, we are now the only radiation facility on The Villages campus with such accreditation...an honor we have attained for over 22 years.

This is your life. Sound medical decisions are only found when you interact with physicians. With that in mind, bring this article to our office, and be scheduled to meet with one of our physicians for a second opinion...without cost.

RBC BOISSONEAULT ONCOLOGY INSTITUTE

The Villages 352.259.2200 / Ocala 352.732.0277 Timber Ridge 352.861.2400 / Inverness 352.726.3400 Lecanto 352.527.0106 / RBOI.com

Norman H. Anderson M.D. Radiation Oncologist | CEO

